

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: )  
ROBERT MICHAEL LYTLE ) Case No. 22-20657 CMB  
KIMBERLY ANNE LYTLE )  
Debtor(s). ) Chapter 13  
X

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
4-29-22

☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is **\$1950** effective **5/22**.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$, beginning **10/22**. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
➤ **PNC Bank NA CL.#13**
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- ☐ K. Additional Terms and Conditions:

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

- A.** Any creditor who files or amends a proof of claim shall serve a copy on the

Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

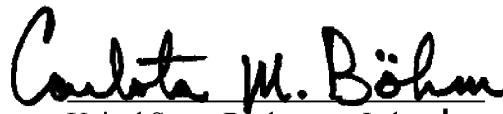
**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: October 12, 2022

  
United States Bankruptcy Judge **dmr**

cc: All Parties in Interest to be served by Clerk

FILED  
10/12/22 11:55 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Robert Michael Lytle  
Kimberly Anne Lytle  
Debtors

Case No. 22-20657-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Michael Lytle, Kimberly Anne Lytle, 223 Division Avenue, Ellwood City, PA 16117-2808
15470793	+ Citi Bank/L.L. Bean, Attn: Bankruptcy, Po Box 6742, Sioux Falls, SD 57117-6742
15470802	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
15476225	+ PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 327 Plaza Real, Suite 320, Boca Raton, FL 33432-3901
15470819	+ Wells Fargo, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
15470820	+ Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
15470821	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15480089	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15470822	+ West Aircomm FCU, P.o. Box 568, Beaver, PA 15009-0568

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 13 2022 00:58:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470782	+ Email/Text: bncnotifications@pheaa.org	Oct 13 2022 00:56:00	AES/PNC Bank, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15470783	+ Email/PDF: bncnotices@becket-lee.com	Oct 13 2022 00:58:26	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15470784	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 13 2022 00:55:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15470785	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 13 2022 00:56:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15470798	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 13 2022 00:55:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15474657	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 13 2022 00:55:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
15470788	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2022 00:58:24	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15470789	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 13 2022 00:58:39	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15470794	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:44	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15470795	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:44	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15487657	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:43	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

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User: auto

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			SD 57108-5027
15470796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:34	Citibank/Best Buy, Attn: Bankruptcy Department, Po Box 790034, St Louis, MO 63179-0034
15470797	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:43	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15470799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity Capital/Boscovs, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15470800	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 13 2022 00:56:00	Comenity/Carters, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15470806	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 13 2022 00:58:43	Macys, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15472087	Email/Text: mrdiscen@discover.com	Oct 13 2022 00:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15470801	+ Email/Text: mrdiscen@discover.com	Oct 13 2022 00:56:00	Discover Financial Services, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15470803	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 13 2022 00:56:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15470804	+ Email/Text: bankruptcy@huntington.com	Oct 13 2022 00:56:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15470790	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 13 2022 00:58:23	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
15470791	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 13 2022 00:58:31	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15470792	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 13 2022 00:58:38	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15487086	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 13 2022 00:58:31	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix AZ 85038-9505
15482894	+ Email/Text: RASEBN@raslg.com	Oct 13 2022 00:56:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15470805	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 13 2022 00:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15485027	Email/PDF: resurgentbknofications@resurgent.com	Oct 13 2022 00:58:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15478461	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15490251	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15470807	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15470786	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15470787	Email/Text: Bankruptcy.Notices@pnc.com	Oct 13 2022 00:56:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
15470808	+ Email/Text: servicing@svcfm.com	Oct 13 2022 00:56:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
15470809	+ Email/Text: mtgbk@shellpointmtg.com	Oct 13 2022 00:56:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
15470810	^ MEBN		

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User: auto

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		Oct 13 2022 00:51:44	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
15470811	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:24	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15471063	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:23	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15470812	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:23	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470813	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:40	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470815	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:37	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470816	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:38	Synchrony Bank/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470817	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:32	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470818	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:24	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15470814	+ Email/PDF: gecsed@recoverycorp.com	Oct 13 2022 00:58:39	Synchrony Bank/hhgregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15470819	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 13 2022 00:58:25	Wells Fargo, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
15470820	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 13 2022 00:58:40	Wells Fargo Auto Finance, Attn: Bankruptcy, Po Box 29704, Phoenix, AZ 85038-9704
15470821	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 13 2022 00:58:32	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15480089	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 13 2022 00:58:41	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr		PNC BANK, NATIONAL ASSOCIATION

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: auto

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Date: Oct 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Kimberly Anne Lytle dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Robert Michael Lytle dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 6